

U.S. Small Business Administration
Office of Veterans Business Development

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For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory.
- Your rights to regulatory fairness:
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- SBA Home Page: <http://www.sba.gov>
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All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

PRÉCIS OF PUBLIC LAW 108-183: Veterans Benefits Act of 2003

On December 16, 2003, President George W. Bush signed into law H.R. 2297 enacting *Public Law 108-183, Veterans Benefits Act of 2003. Section 36-Procurement Program for Small Business Concerns Owned and controlled by Service-Disabled Veterans*, of Public Law 108-183 outlines amendments to the United States Code regarding procurement opportunities awarded to service-disabled veteran small business owners.

A summary of *Section 36-Procurement Program for Small Business Concerns Owned and Controlled by Service-Disabled Veterans* follows:

Contracting officers may award a sole source contract to any small business concern owned and controlled by service-disabled veterans if the following circumstances are met:

1. the small business owner is a responsible contractor based on his or her performance relative to the contract being awarded and the contracting officer does not expect that two or more service-disabled veterans small business owners will submit offers for the contract;
2. the expected award price of the contract (including options) will not exceed:
 - a. \$5 million for a contract assigned a standard industrial classification code for manufacturing
 - b. \$3 million for any other contract, and
 - c. based on the contracting officer's judgment, the contract can be made at a fair and reasonable price.

Under the guidelines for *Restricted Competition*, the contracting officer may

award contracts on the basis of competition restricted to service-disabled veteran small business owners if he or she (i.e., the contracting officer) has reasonably determined

1. that no less than two small business concerns owned and controlled by service disabled veterans will submit bids and
2. that the award can be made at a fair and reasonable price.

In reference to the *Relationship to Other Contracting Preferences*, the rule states that a procurement **may not be made from a source on the basis of a preference** provided under section (a) or (b) if the procurement would be otherwise made from a different source under section 4121 or 4125 of title 18, *United States Code or the Javits-Wagner-O'Day Act* (41 U.S.C. 46 et seq).

SBA's *Office of Government Contracting* is currently working on developing procurement regulations to implement *Section 36-Procurement Program for Small Business Concerns Owned and Controlled by Service-Disabled Veterans of Public Law 108-183*.

What New Business Owners Need to Know about Federal Taxes

It's that time of year again...when we begin to prepare for filing personal and business taxes. For new business owners, this can be a confusing and overwhelming process, particularly if this is the first time that you have had to file business taxes as part of your federal tax return, and if you aren't really sure what is expected. The Internal Revenue Service's (IRS) **Publication 583, Starting a Business and Keeping Records** will guide you in filing your business taxes both correctly and promptly.

Always remember, however, that a crucial component, in filing business taxes, is knowing what information you need to keep as records complete and file your taxes in a timely manner. Following are a few questions that can help you through this process:

1. Which form of business will I use?
2. Will I need an employee identification number (EIN)?
3. Do I have to start my tax year in January, or may I start it in any other month?
4. What method can I use to account for my income and expenses?
5. What kinds of federal taxes will I have to pay? And, how should I pay my taxes?
6. What must I do if I have employees?
7. Are there penalties if I do not pay my taxes or file my return?
8. What business expenses can I deduct on my federal income tax return?
9. What records must I keep? And, how long must I keep them?

These questions are helpful in identifying the information that you must keep as part of your records to file your business taxes annually. It doesn't matter whether or not you complete and file the tax forms or you hire an accountant or tax professional to do it for you. The key is having the right information and records on hand to simplify and expedite the process. Maintaining accurate records makes filing your business taxes an easier, less time consuming process!

To obtain a copy of **Publication 583, Starting a Business and Keeping Records**, go to the following website: <http://www.irs.gov/formspubs> or you may contact your local **IRS office**, listed under U.S. Government in your local telephone directory.

Summary of the Annual Report on the Advisory Committee for Veterans Business Affairs

On August 17, 1999, passage of *Public Law 106-50* by Congress established the *Office of Veterans Business Development* within the Small Business Administration and the *Advisory Committee on Veterans Business Affairs* as an autonomous organization under the auspices of the Small Business Administration. The *Advisory Committee on Veterans Business Affairs* serves as an independent source of advice and policy recommendation to the

Administrator of SBA, the Associate Administrator for Veterans Business Development, the Congress, the President and other U.S. Policy Makers.

Public Law 106-50 requires that the *Advisory Committee on Veterans Business Affairs* promote opportunities for veterans to gain access to capital, to obtain the necessary technical assistance and services from federal and private sponsored business assistance staff and programs and to develop initiatives, policies, programs and plans designed to foster small business concerns owned and controlled by veterans.

On November 18, 2003, the *Advisory Committee* submitted the first *Annual Report* on its activities to Congress and to the President of the United States.

The *Annual Report* consists of an **Executive Summary** that encapsulates the recommendations of the *Advisory Committee* in implementing initiatives, policies, programs and plans that foster small business concerns owned and controlled by veterans. *The Executive Summary* also includes recommendations for promoting opportunities for veteran small business owners and entrepreneurs to gain access to capital, to obtain access to staff and programs that provide technical and business assistance training for small business owners and entrepreneurs to start, manage, grow and sustain successful small business concerns.

Perhaps, the most important recommendation made in the *Annual Report* is the development and implementation of several subcommittees with specific functions relative to ensuring that veteran small business owners and entrepreneurs gain access to the resources, tools and expertise needed to obtain the skills necessary to start, manage and grow successful small businesses. These subcommittees include the following:

- **Subcommittee on Veteran Business Development** – researches and provides recommendations and guidance on the needs of veteran entrepreneurs to successfully form, develop and grow small business concerns.

- **Subcommittee on Procurement** – researches and provides recommendations and guidance on the needs of veteran-owned small business concerns seeking to more successfully participate in federal and private procurement.
- **Subcommittee on Veterans Outreach** – researches and provides recommendations on the unique needs and requirements of service-connected disabled veterans, women veterans, Native American veterans, and veterans from diverse ethnic backgrounds, including Reserve components of the U.S. military, seeking to develop and expand successful small businesses.
- **Subcommittee on Financial Assistance** – Researches and provides recommendations and advice in the area of availability and accessibility of financial assistance for veteran owned small business concerns and for veteran entrepreneurs seeking to start small business concerns.
- **Subcommittee on Management and Technical Assistance** – researches and provides recommendations on increasing and enhancing the availability and accessibility of management and technical assistance for veteran entrepreneurs.
- **Special Task Group on Veterans Global Reconstruction & Investment Programs (VGRIP)** – researches and provides advice and policy recommendations regarding plans, programs and initiatives associated with reconstruction, overseas investment and economic development programs associated with American involvement in Iraq, Afghanistan and other foreign countries required to promote the formulation, development and growth of small business concerns owned and controlled by veterans.

While these are the subcommittees formed to aid in developing recommendations and policies designed to further business start-up and expansion activities of veteran-owned small businesses and to promote veteran entrepreneurship, the *Advisory Committee on Veterans Business Affairs* also offered recommendations for the promotion of small

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business concerns owned and controlled by veterans. The *Advisory Committee's Annual Report* may very well serve as an excellent source for policy recommendations and as an avenue for implementation of new initiatives for start-up of new and growth of existing small business concerns owned and controlled by veterans.

To request a copy of the Report, call 202.205.6773.

Franchise Expo Helps Small-Business Owners Do Their Homework

International Franchise Expo: Prospective small-business owners who have questions about acquiring a franchise, choosing the right one to fit their personal and professional goals and how to finance the franchise will learn this and more at the International Franchise Expo. Free seminars conducted by leading franchise experts will help small-business seekers match their interest to a franchise system. The three-day event is sponsored by the International Franchise Association (IFA).

The event will highlight a range of franchised small-business concepts that are available at various investment levels.

The *Franchise Expo* will be held at the *Washington DC Convention Center* on April 30th through May 2nd 2004. If you are interested in attending, contact IFA Media Relations at 202.628.8000.

FTC Charges Company with Deceptive Marketing to Small Business by Sue Hensley

The Federal Trade Commission has charged a purported Web cramming operation with billing small business owners for “free” Internet services, failing to disclose terms of the sales agreements and billing some companies that had turned down the offer. Objections by the U.S. Small Business Administration to the use of its trademark by the company and complaints from consumers prompted the FTC investigation.

The FTC alleged that Epixtar Corporation and its subsidiaries—including one named SBA Online, Inc.—violated federal law by deceptively marketing a free trial of Internet services, and then unfairly billing consumers’ telephone accounts without their express informed consent, and without their knowledge. The FTC compliant names Epixtar Corp., Liberty Online Services, Inc., National Online Services, Inc., B2B Advantage Inc (formerly known as SBA Online Inc.), and William Douglas Rhodes, president of the companies. These companies are based in Miami, FL.

Cramming refers to the practice of billing businesses for services that were never authorized and have little value. The bogus charges usually appear on businesses’ telephone bills.

The SBA had warned small businesses across the country in March about a company calling itself “SBA Online” after receiving a number of complaints from members of the public advising that representatives of the company were contacting their businesses seeking to interest them in purchasing certain commercial services allegedly offered by their organization, or in paying to become members of SBA. The complaints said callers frequently sought confidential financial or personal data, and solicited fees for services or membership. The Web site operated by the company is unrelated in any way to the Web site operated by the SBA at

www.sbaonline.sba.gov. The public should also note that SBA neither solicits membership fees nor contacts businesses to obtain sensitive information about small businesses or individuals unless it is part of a particular matter pending before the agency, such as a loan application. At the FTC’s request, the U.S. District Court for the Southern District of New York has entered a temporary restraining order prohibiting the defendants from making any further misrepresentations and freezing the assets.

For information about the FTC case, visit <http://www.ftc.gov/opa/2003/11/epixtar.htm>. For information from the FTC about avoiding Web services scams, visit the FTC Web site at <http://www.ftc.gov/bcp/online/pubs/alerts/ebalrt.htm>.

Study: Slump in U.S. Entrepreneurial Activity Levels Off, Interest in Starting New Business Holds Steady by the Ewing Marion Kauffman Foundation

Entrepreneurial activity in the United States held steady in 2002 after a sharp drop in 2001, according to the “Global Entrepreneurship Monitor” (GEM), the unique annual study of entrepreneurship conducted by Babson College and funded by the Kauffman Foundation in Kansas City.

The 2002 U.S. entrepreneurial activity level—which found just over one in 10 Americans creating or growing new businesses—remained 50 percent higher than what researchers considered another good sign, the number of Americans who were optimistic in 2003 about the climate for starting a new business. This optimism held steady from the previous year at 37 percent. “The good news here”, explains Ms. Neck, “is that the 2001 slump in entrepreneurship bottomed out in 2002 and may have set the stage for a return to new growth this year.”

“This report makes a powerful case for stepping up the best efforts of the Kauffman Foundation and others to get more new entrepreneurs into the pipeline. It is vitally important to have a thriving entrepreneurial class today, but we also have to think ahead and work harder to groom new generations of entrepreneurs who will continue to innovate, create jobs and contribute to a more prosperous national economy.”

GEM report author Heidi Neck, assistant professor for entrepreneurship at Babson College, added: “Entrepreneurship in the United States continues to thrive at a very high level, even in the wake of economic decline. Though U.S. entrepreneurial activity peaked in the year 2000, the level reported for 2002 may simply reflect an ongoing post-boom retrenchment rather than a structural decline.”

Women and Entrepreneurship

by National Dialogue on Entrepreneurship

The rise of the woman entrepreneur is one of the more exciting business trends today according to National Dialogue on Entrepreneurship. More than 1,200 people recently met in Tampa, FL to applaud these trends and to further expand the ranks of women business owners in the future. The conference, cosponsored by the Public Forum Institute, was hosted by the U.S. Department of Labor and the Small

Business Administration (SBA) and included remarks by heavy hitters like Labor Secretary Elaine Chao and SBA Administrator Hector Barreto.

Marianne Hudson of the Kauffman Foundation and Kellyanne Conway of The Polling Company each led participants through a series of questions using eFORUM, a wireless audience response technology allowing participants to share their stories and identify challenges facing their businesses.

The eFORUM system was sponsored by the Kauffman Foundation and the National Dialogue on Entrepreneurship to take a closer look at what is on the minds of Florida’s women entrepreneurs.

According to the survey results, their primary concerns are capital and networks. Finding capital is the number one challenge facing women entrepreneurs. At the same time, participants noted that their companies could best be helped by eliminating structural barriers to capital access and social networks that often hinder new women business owners.

Meanwhile, the Center for Women’s Business Research has released a new study examining which states do best in terms of nurturing women entrepreneurs. The bottom line message is that it pays to live in the West. The top five states – Idaho, Wyoming, Utah, Nevada, and Arizona – all enjoyed growth rates in women owned businesses that were double the national average. Women-owned businesses in these states grew by 28.8 percent between 1997 and 2002, while national growth rates averaged 14 percent. What makes these places so attractive? There is no single answer. Instead, the mixture of a booming local economy, a relatively low-cost workforce, and a favorable tax/regulatory environment combines to make these states “women-business friendly.”

To learn more about the *Women and Entrepreneurship in the 21st Century* conference, visit www.women-21.gov. The eForum results are available at <http://www.publicforuminstitute.org/publications/eforum/03-09-23-fl.htm>.

Jump in Micro-Business Lending

by John McDowell

The number of micro-business loans U.S. banks made jumped by 45 percent in 2001- 2002, according to a report released by the Office of Advocacy. The report “Small Business and Micro Business

Lending in the United States, 2001 Edition,” indicates that the large increase in the number of micro-business loans (under \$100,000) was primarily the result of the promotion and use of small business credit cards.

Small Business lending as a whole showed only a moderate increase during the same period. The country was just emerging from recession and both borrowers and lenders continued to hold off new borrowing and lending in reaction to the uncertain economy. While the smallest business loans increased by 45 percent, the number of loans between \$100,000 and \$250,000 increased by 8.8 percent and those between \$250,000 and \$1 million increased by 9.8 percent.

“Access to credit is vital for small business survival,” said Thomas M. Sullivan, Chief Counsel for Advocacy.” It’s critical that small firms know how banks are meeting their credit needs and which banks are investing in small business. This report is one tool small businesses can use when they shop for loans, and it also provides policymakers with data they need to make informed decisions on financial matters,” I said.

Designed to help small firms in their search for capital, the report also analyzes bank lending patterns across the United States and across commercial bank sizes. It ranks banks based on their small business friendly and micro-business friendly lending. The report does not rank bank participation in SBA guaranteed loans programs.

The *Consolidated Reports on Conditions and Income* (call reports), which banks submit to federal regulators and the *Community Reinvestment Act* (CRA) reports provided data for the full study. Both the call report and CRA data proved useful when analyzing and understanding the small business lending activities in different states by large banks and large bank holding companies. For the full report, visit the Office of Advocacy website at www.sba.gov/advo.

SBA and Department of Labor Partnership Will Support Entrepreneurship among People with Disabilities by Sue Hensley

SBA's Administrator and the Secretary of Labor signed a *Strategic Alliance Memorandum* designed to help people with disabilities pursue small business ownership and increase their employment opportunities in business.

The *New Freedom Small Business Initiative* agreement is designed to assist adult workers in acquiring the skills and resources they need to successfully begin and operate a small business and to educate small business owners about hiring people with disabilities. The initiative is also meant to build the capacity of the workforce system to serve people with disabilities and support their entrepreneurship through economic development and coordination of small business activities among federal departments.

Copies of the initiative are available by accessing www.sba.gov or www.dol.gov/odep.

New Tool Helps State Lawmakers Create Business Friendly Climate by John McDowell

State legislators, small business owners and activists in the fight for economic development now have a new web tool in their arsenal. Launched by the Office of Advocacy and available on its web page, this tool, for state regulatory policy, offers a wealth of information on current state laws, proposed legislation, statistics, information and much more.

The new tool, located at www.sba.gov/advo/laws/law_model.html is the latest step in Advocacy's promotion of small business friendly regulatory policy at the state level. In December

2003, Advocacy presented draft model regulatory flexibility legislation to the American Legislative Exchange (ALEC) for consideration by state legislators. ALEC endorsed the model legislation earlier this year.

Since then many states have taken steps to encourage small business friendly regulations, North Dakota and Colorado both enacted new legislation and Massachusetts Governor Mitt Romney signed an Executive Order giving small business owners a voice in this state's regulatory process.

The legislation, modeled after the federal Regulatory Flexibility Act (RFA), would require state agencies to consider their impact on small business before imposing regulatory mandates. By listening to small businesses, state agencies can ensure that small business resources that would have been spent on over-burdensome new regulations are instead available for hiring new employees and making new investments. At the same time, agencies still meet their regulatory goals, such as higher environmental quality, greater travel safety, better workplace conditions, and increased family financial security.

Currently, states offer a patchwork of laws that protect small business owners and their employees from excessive regulatory mandates. Some states offer protections similar to RFAs that mirror the role of the Office of Advocacy. Other states offer little or no protection from the one-size fits all regulatory mentality.

For more information on small business friendly regulation for states, visit the new Office of Advocacy web page at www.sba.gov/advo/laws/law_model.html.

District Highlights

New York VBOP Wins NAMTAC Award

The *New York Veterans Business Outreach Program (VBOP)* won the NAMTAC 2003 Outstanding Project-of-

the Year (POY) Award in the Special Assistance Category. NAMTAC, the National Association of Management and Technical Assistance Centers, is one of the oldest small business advocacy organizations in the United States. Only 15 national awards were given out this year. The NY VBOP accepted its award during the annual NAMTAC Convention, held in Albany, NY, October 19-21, 2003.

The *New York VBOP* – funded and administered by the SBA's *Office of Veterans Business Development* – was selected for the POY based on the breadth of program results, economic impact, and the use of innovative strategies in solving problems. A special Appropriation to the VBOP from U.S. Congressman James Walsh in 2002 enabled the program to expand outreach to veterans, especially service-disabled veterans, in central New York.

In just four years, the New York VBOP has counseled over 5,000 veterans, helped them locate \$82.5 million for their businesses, and saved or created over 3,000 jobs. The VBOP has also provided business training to over 6,000 veterans. Training and outreach is conducted at VA facilities across the State, as well as in veteran organizations.

One of the unique pilot aspects of the Veterans Program in New York is an effort called *Veterans Behind Bars*, conducted in partnership with the New York State Department of Correctional Services, and directed at veteran inmates who are within three years of release or parole. At two medium-security prisons, VBOP business advisers provide free business planning seminars and business plan preparation workshops to veterans. The goal is to equip veteran inmates with the tools they need to start their own business after release. Over 200 veterans have graduated from the program.

Congratulation Mr. Peterson

In FY 2002, the *Office of Veterans Business Development* of the U.S. Small Business Administration implemented the *Stanley Mageria Award for Excellence in Service to America's Veteran Entrepreneurs* as a way of rewarding and thanking District Veteran Business Development Officers for their service in helping established veterans, service-disabled veteran business owners, and aspiring veteran entrepreneurs realize their dream of small business ownership. For FY 2003, Pete Peterson of the Nevada District Office was the winner of the *Stanley Mageria Award* for the excellent job Mr. Peterson has done in helping the veteran business owners and entrepreneurs in Nevada.

Mr. Peterson has served as a Paralegal Specialist and Veterans Business Development Officer for the Nevada district office since July 1999, and he has been employed by SBA since October 1987.

Before joining SBA, Mr. Peterson was a Law Office Manager for the 47th Air Base Group at Reese AFB, Texas. He retired from the Air Force after servicing 27 years in August 1987. During his tour of duty, Mr. Peterson served overseas and stateside. Among some of the medals he was awarded for his outstanding service to his country were the Meritorious Service Medal, Air Force Commendations Medal, Vietnam Service Medal, Republic of Vietnam Campaign Medal and Korean Presidential Unit Citation.

What Are Meta-Tags?

In the e-business realm, Meta-tags play an important role in how effectively business owners can and do market their businesses.

Meta-tags are key word descriptors that are used to describe the product or service that online businesses offer to customers or clients. These key words are such that when a potential customer or client

performs an online keyword search for a product or service, if a business offers this particular product or service, the user should be able to access the website based on the Meta-tags that are part of its description.

For example, if I am searching for bath and beauty products or sporting good products on the internet and your website includes the terms bath gels, bubble bath, bath salts, tents, portable grills, etc., as part of your meta-tag descriptors, the likelihood that your website will be retrieved, over a competitor site that doesn't have such descriptors, increases tremendously because of the meta-tags.

One of the requirements of search engines when submitting websites for inclusion in their databases is to have these keyword descriptors or meta-tags. Without them, search engines may elect not to include your website within their databases.

While meta-tags aren't the only requirements that are used to enhance the marketability of your site on the internet, they are an important component that you will need to include as part of your website submission to search engines. And, they certainly help in marketing your online business!

SBA Announces New Women's Business Center Sites in Seven States

by Sue Hensley

The U.S. Small Business Administration announced that it is adding 11 new sites in 7 states, to the SBA's Women's Business Center (WBC) program. WBCs provide long-term training, counseling and mentoring services to women entrepreneurs who want to start or grow small businesses.

The 11 new WBC sites will share \$1,650,000 in SBA funding to be distributed among the centers. Each site is required to match a portion of the federal funding with private contributions;

services are tailored to the community in which the WBC is located.

With the additional sites, the WBC program now has 91 community-based centers in 48 states, the District of Columbia, Puerto Rico, the Virgin Islands and American Samoa. Last year, the WBC program served more than 102,528 clients nationwide. Centers are located in rural, urban and suburban areas, and the centers direct much of their training and counseling toward economically disadvantaged women.

Veterans Business Outreach Centers

In 1999, the *Office of Veterans Business Development* established the *Veterans Business Outreach Center Program (VBOC)* to assist veterans and service-disabled veterans start, manage and grow successful small business concerns.

The program features business training, counseling, technical assistance and mentoring assistance to service-disabled and non-service disabled veteran business owners and entrepreneurs.

The program is divided into six stages, which includes: 1) pre-business plan workshops, 2) concept assessments, 3) business plan preparation, 4) comprehensive feasibility analysis, 5) entrepreneurial training and counseling, and 6) mentoring.

While designed to assist veteran business owners and entrepreneurs, special emphasis is placed on assisting service-disabled veteran business owners and entrepreneurs start, manage and grow successful small business concerns.

Three centers are currently operating in Texas, New York and Florida and a fourth center is opening in California.

For more information on the *Veterans Business Outreach Program (VBOCs)* or the location of the center nearest you, visit our website at www.sba.gov/vets, or you may visit the website of each center at www.coserve1.panam.edu/vboc in Texas,

www.gc.cc.fl.us/vboc in Florida, and www.nyssbdc.org in New York.

New Scholarship to Aid Veterans' Entrepreneurial Knowledge

The IFA Educational Foundation and Michael H. Seid and Associates, LLC (MSA), one of the nation's leading franchise consulting firms, have signed an agreement to establish the *Michael H. Seid and Associates Veterans Scholarship Fund* to further veteran's educational advancement.

The scholarship will be awarded annually, beginning in 2004, to U.S. military veterans enrolled in an entrepreneurial course of study at an accredited college or university. Scholarship recipients will be required to apply the money toward tuition and fees.

The foundation will develop the general eligibility criteria for the scholarship and be responsible for the selection process associated with awarding the scholarship. The association's VETFran program promotes franchised small-business ownership for former military personnel and offers incentives to help them shift from the military to self-employment. More than 100 IFA member companies have joined the effort.

For details about IFA Educational Foundation programs and VETFran, visit the IFA Web site at www.franchise.org.

Franchise Guide to New Careers Now Available

Tomorrow's small-business owners can jump start their New Year's promise to enhance their careers by investing in one of hundreds of franchised businesses in the fall-winter edition of the *Franchise Opportunities Guide*. The recently released guide is a publication of the world's largest organization representing franchising, the *International Franchise Association (IFA)*.

By reading the guide's description of hundreds of concepts, future small-business owners can learn about the rapidly growing franchise sector, which today spans 75 different industries and operates in more than 100 countries. Investment requirements and company contact information are included. To obtain a copy of the guide, call **1-800-543-1038** or visit the IFA Bookstore at www.franchise.org.

Tickets for the National World War II Memorial

Are you interested in attending the dedication ceremony for the *National WWII Memorial* in Washington, DC? If so, you will need tickets to attend the official *Dedication Ceremony* on Saturday, May 29th, 2004 and for performances of the *Salute to WWII Veterans* at the MCI Center on Friday and Saturday, May 28th and 29th.

Tickets are free of charge but will be distributed on a first come, first served basis, and since seating is limited, you need to secure your tickets now!

To register to attend the *Dedication Ceremony* or the *Salute* performances, go to the following website and complete the ticket order form, www.wwiimemorial.com.

Confirmation of ticket allocations will be sent by mail in February 2004 and tickets will be mailed in April 2004.

RECAPS: Office of Veterans Business Development 2002 Annual Report

The FY 2002 Annual Report for the *Office of Veterans Business Development* is completed and available for distribution. The Report highlights the inroads made in providing SBA's programs and services to veterans and service-disabled veteran small business owners and Reserve and National Guard member entrepreneurs.

To receive a copy, contact us at **202-205-6773** or fax **202-205-7292**.

Reserve and National Guard Assistance Update

The *Office of Veterans Business Development* is working with a contractor to finalize an *Information Guide* targeted for members of the Reserve and National Guard communities who are small business owners, self-employed or entrepreneurs. The *Guide* will be available in both hardcopy format and *CD-ROM*.

Targeted Reservist and National Guardsmen will receive a business planning guide with relevant information from a variety of resources to assist in restarting and transitioning back into full-business ownership, operation and management.

The *Guide* will include specific steps that explain measures to be implemented for restarting a small business or for reassuming the leadership role and various easy-to-use references that address critical business issues.

Upcoming Events

The *Office of Veterans Business Development* announces the upcoming *Veteran Conferences* sponsored and hosted by the **Richmond District Office** in Hampton, VA on January 27, 2004, Norfolk, VA on February 19, 2004 and Harrisburg, VA on March 23, 2004.

For specific information on times and locations, contact Leory Harris, Veterans Business Development Officer for the Richmond District Office at **804.771.2400, ext. 132**.

Veterans Business Resource Seminar—attend this free event and learn about business opportunities/assistance on Tuesday, January 20, 2004 from 12:30 pm to 4:30 pm at the Yuma Constorium Building in Yuma, AZ.

For specific information about the event, contact James H. Pipper, Veterans Business Development Officer in the **Arizona District Office** at **602.745.7230** or www.sba.gov/az. Or visit our website at <http://www.sba.gov/Vets>.

The Arizona District Office will be hosting the following upcoming events. For specific information regarding them, contact James Pipper, *Veterans Business Development Officer* at **602.745.7230** or **fax: 602.745.7210**.

DES Business/Job Fair
Embassy Suites, Paradise Valley Parkway
Friday, February 20, 2004

Veterans Business Resource Seminar
Sierra Vista
Thursday, March 11, 2004

DES Business/Job Fair
Heber/Overgaard/Snowflake
Wednesday, March 31, 2004

Veterans Business Resource Seminar
ShowLow/Lakeside Pinetop
Monday, April 26, 2005

Veterans Business Resource Seminar
Flagstaff
Tuesday, April 27, 2004

Veterans Business Resource Seminar
Phoenix
Thursday, June 24, 2004

Veterans Business Resource Seminar
Pheonix
Thursday, August 26, 2004

Franchise Expo – the International Franchise Association (IFA) announces its upcoming *International Franchise Expo* at the Washington Convention Center April 30 through May 2, 2004. The event will highlight a range of franchised small-business concepts that are available at various investment levels.

For specific information on the *Expo*, call IFA Media Relations at **202.628.8000**.

The Office of Advocacy of the U.S. Small Business Administration and the Ewing

Marion Kauffman Foundation are cosponsoring the *Entrepreneurship in the 21st Century Conference* on March 26, 2004.

For specific information and details about the conference, visit the Office of Advocacy website at www.sba.gov/advo.

Raytheon Network Centric Systems is sponsoring a Disabled Veteran Owned Small Business Supplier fair. This effort will provide contacts for businesses within the Raytheon Supply Chain, Engineering and Programs Management personnel. Tables will be provided for displays measuring 18”X72” long, two chairs and an easel.

Date: The event will be held on Wednesday, January 28, 2004

Time: 9:00 a.m. to 1:00 p.m.

Location: Marlboro facility located at 1001 Boston Post Road (Route 20).

Contact number: 508.490.2331

SBA's Economic Growth Tour

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Highlights of Upcoming Topics

Trade links...have you heard of them? Learn what trade links are and how they

are used in marketing online businesses in the next quarterly issue of **VETGazette!**